

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Thomas Amaro, III  
Catalina Rodriguez Perez  
Debtors

Case No. 21-01128-MJC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Nov 17, 2021

User: AutoDocket  
Form ID: 309A

Page 1 of 3  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2021:**

Recip ID	Recipient Name and Address
db	#+ Thomas Amaro, III, 9029 Idlewild Drive, Tobyhanna, PA 18466-3803
jdb	+ Catalina Rodriguez Perez, 9029 Idlewild Drive, Tobyhanna, PA 18466-3803
aty	+ Nicholas Charles Haros, Young and Haros LLC, 802 Main Street, Stroudsburg, PA 18360-1602
aty	+ Rebecca Ann Solarz, KML Law Group, P.C., 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
tr	+ Robert P. Sheils, Jr (Trustee), Sheils Law Associates, PC, 108 North Abington Road, Clarks Summit, PA 18411-2505
cr	+ A Pocono Country Place Property Owners Association, c/o Nicholas Charles Haros, Esq., Young & Haros, LLC, 802 Main Street, Stroudsburg, PA 18360 US 18360-1602
5410456	+ A POCONO COUNTRY PLACE POA, C/O NICHOLAS C. HAROS, ESQ., 802 MAIN STREET, STROUDSBURG, PA 18360-1602
5410457	+ ARS, 1643 NW 136TH AVENUE, BUILDING H, SUITE 100, SUNRISE, FL 33323-2857
5410459	BLUE RIDGE COMMUNICATIONS, PO BOX 316, PALMERTON, PA 18071-0316
5410461	CMI CREDIT MEDIATORS, INC., PO BOX 456, UPPER DARBY PA 19082-0456
5410462	+ COMMERCIAL ACCEPTANCE, 2300 GETTYSBURG RD, STE 102, CAMP HILL, PA 17011-7303
5410464	EOS CCA, PO BOX 981008, BOSTON, MA 02298-1008
5410465	+ FSB BLAZE CREDIT CARD, 1500 S HIGHLINE AVE., SIOUX FALLS, SD 57110-1003
5410466	+ GRATZ WASHENIK TAX COLLECTOR, COOLBAUGH MUN CENTER, 5574 MUNICIPAL DRIVE, TOBYHANNA, PA 18466-7714
5410469	LEHIGH VALLEY HEALTH NETWORK, PO BOX 781733, PHILADELPHIA, PA 19178-1733
5410474	+ PENN CREDIT, 2800 COMMERCE DRIVE, HARRISBURG, PA 17110-9307
5410477	+ PPL ELECTRIC UTILITIES, 2 N 9TH ST CPC-GENN1, ALLENTOWN, PA 18101-1179
5410480	TROJAN PROFESSIONAL SVCS, PO BOX 1270, LOS ALAMITOS, CA 90720-1270

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: VRubino@newmanwilliams.com	Nov 17 2021 18:43:00	Vincent Rubino, Newman Williams Mishkin Corveleyn et al, 712 Monroe Street, PO Box 511, Stroudsburg, PA 18360-0511
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Nov 17 2021 18:43:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	+ EDI: AISACG.COM	Nov 17 2021 23:43:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Nov 17 2021 23:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5410458	+ EDI: CITICORP.COM	Nov 17 2021 23:43:00	BEST BUY/CBNA, 5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108-5027
5410460	+ EDI: CAPONEAUTO.COM	Nov 17 2021 23:43:00	CAPITAL ONE AUTO FINANCE, PO BOX 259407, PLANO TX 75025-9407
5412073	+ EDI: AISACG.COM	Nov 17 2021 23:43:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave.

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			Dept. APS, Oklahoma City, OK 73118-7901
5415679	+ EDI: AISACG.COM	Nov 17 2021 23:43:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
5414203	+ Email/Text: bankruptcy@cavps.com	Nov 17 2021 18:43:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5426027	+ Email/Text: bankruptcytn@wakeassoc.com	Nov 17 2021 18:43:00	EMERGENCY PHYSICIANS ASSOCIATES OF PA P, c/o Wakefield and Associates, Inc., P. O. Box 51272, Knoxville, TN 37950-1272
5410463	+ Email/Text: bknotice@ercbpo.com	Nov 17 2021 18:43:00	ENHANCED RECOVERY CORP, PO BOX 57547, JACKSONVILLE, FL 32241-7547
5410467	EDI: IRS.COM	Nov 17 2021 23:43:00	IRS, AUR CORR 5-E08-113, PHILADELPHIA, PA 19255-0521
5410468	EDI: JPMORGANCHASE	Nov 17 2021 23:43:00	JPMCB CARD SERVICES, PO BOX 15369, WILMINGTON, DE 19850
5410470	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 17 2021 18:54:19	LVNV FUNDING LLC, C/O RESURGENT CAPITAL SERVICES, PO BOX 1269, GREENVILLE, SC 29602-1269
5419835	Email/PDF: resurgentbknotifications@resurgent.com	Nov 17 2021 18:54:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5421288	Email/Text: camanagement@mtb.com	Nov 17 2021 18:43:00	Lakeview Loan Servicing LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5410471	Email/Text: camanagement@mtb.com	Nov 17 2021 18:43:00	M & T BANK, LAKEVIEW LOAN SERVICING, PO BOX 62182, BALTIMORE, MD 21264-2182
5410472	+ EDI: MID8.COM	Nov 17 2021 23:43:00	MIDLAND FUNDING, 320 EAST BIG BEAVER, TROY, MI 48083-1238
5413695	+ Email/Text: ecfbankruptcy@progleasing.com	Nov 17 2021 18:43:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
5410473	Email/Text: clientservices@paramountrecovery.com	Nov 17 2021 18:43:00	PARAMOUNT RECOVERY SYSTEM, 7524 BOSQUE BLVD STE L, WACO, TX 76712
5410475	Email/Text: info@phoenixfinancialsvcs.com	Nov 17 2021 18:43:00	PHOENIX FINANCIAL SERVICES, PO BOX 361450, INDIANAPOLIS, IN 46236
5410476	EDI: PRA.COM	Nov 17 2021 23:43:00	PORTFOLIO RECOVERY, 120 CORPORATE BLVD, SUITE 100, NORFOLK, VA 23502-4962
5422570	EDI: PRA.COM	Nov 17 2021 23:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5410478	+ Email/Text: ecfbankruptcy@progleasing.com	Nov 17 2021 18:43:00	PROGRESSIVE LEASING, 256 DATA DRIVE, DRAPER, UT 84020-2315
5411280	+ EDI: PENNDEPTREV	Nov 17 2021 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5411280	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2021 18:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5410731	+ EDI: RMSC.COM	Nov 17 2021 23:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5410479	+ EDI: WTRRN BANK.COM	Nov 17 2021 23:43:00	TD BANK USA/TARGET CREDIT, NCD-0450, PO BOX 1470, MINNEAPOLIS, MN 55440-1470
5410481	Email/Text: bankruptcytn@wakeassoc.com	Nov 17 2021 18:43:00	WAKEFIELD & ASSOCIATES, PO BOX 50250, KNOXVILLE, TN 37950-0250

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2021 at the address(es) listed below:

Name	Email Address
Nicholas Charles Haros	on behalf of Creditor A Pocono Country Place Property Owners Association nharos@eastpennlaw.com
Rebecca Ann Solarz	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
Robert P. Sheils, Jr (Trustee)	rsheils@sheilslaw.com PA41@ecfbis.com;psheldon@sheilslaw.com;jspottesq@sheilslaw.com;sheils@remote7solutions.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 2 Catalina Rodriguez Perez lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
Vincent Rubino	on behalf of Debtor 1 Thomas Amaro III lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 6

**Information to identify the case:**

Debtor 1:	<b>Thomas Amaro III</b>	Social Security number or ITIN:	xxx-xx-9432
	First Name    Middle Name    Last Name	EIN:	--_-----
Debtor 2:	<b>Catalina Rodriguez Perez</b>	Social Security number or ITIN:	xxx-xx-5967
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN:	--_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13    5/18/21
Case number:	<b>5:21-bk-01128-MJC</b>	Date case converted to chapter:	7    11/16/21

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/01/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [pacer.uscourts.gov](http://pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Thomas Amaro III	Catalina Rodriguez Perez
<b>2. All other names used in the last 8 years</b>	aka Thomas Amaro	aka Catalina Rodriguez, aka Catalina Amaro, aka Catalina Perez
<b>3. Address</b>	9029 Idlewild Drive Tobyhanna, PA 18466	9029 Idlewild Drive Tobyhanna, PA 18466
<b>4. Debtor's attorney Name and address</b>	Vincent Rubino Newman Williams Mishkin Corveleyn et al 712 Monroe Street PO Box 511 Stroudsburg, PA 18360-0511	Contact phone 570 421-9090 Email: VRubino@newmanwilliams.com
<b>5. Bankruptcy trustee Name and address</b>	Robert P. Sheils, Jr (Trustee) Sheils Law Associates, PC 108 North Abington Road Clarks Summit, PA 18411	Contact phone 570 587-2600 Email: rsheils@sheilslaw.com

For more information, see page 2 &gt;

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

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**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (570) 831-2500  Date: 11/17/21
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>December 17, 2021 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*Valid photo identification and proof of social security number are required*</b>	Location:  <b>341 meeting will be held telephonically, refer to the call-in instructions.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 2/15/22</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <b>You must file a motion:</b></li> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	